1 of 9 Doris et al. FIS9-2003-0245 (JPA)

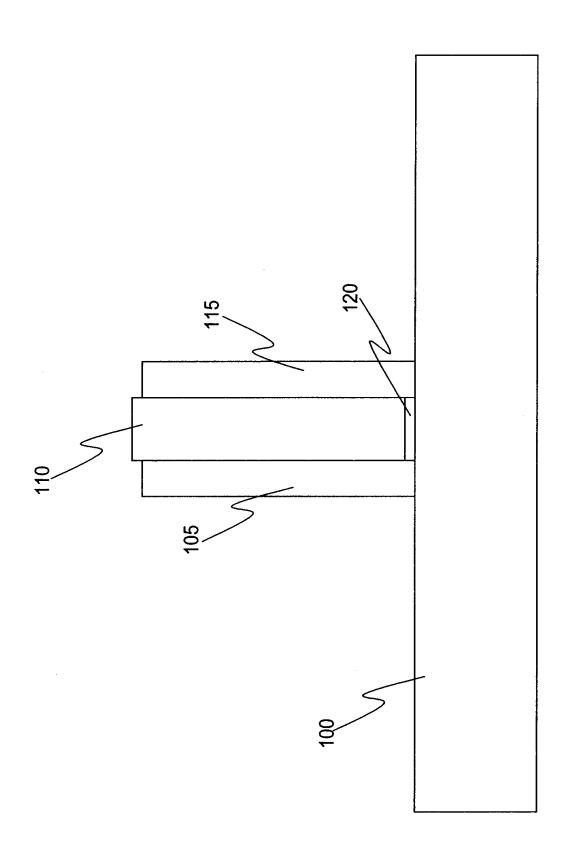
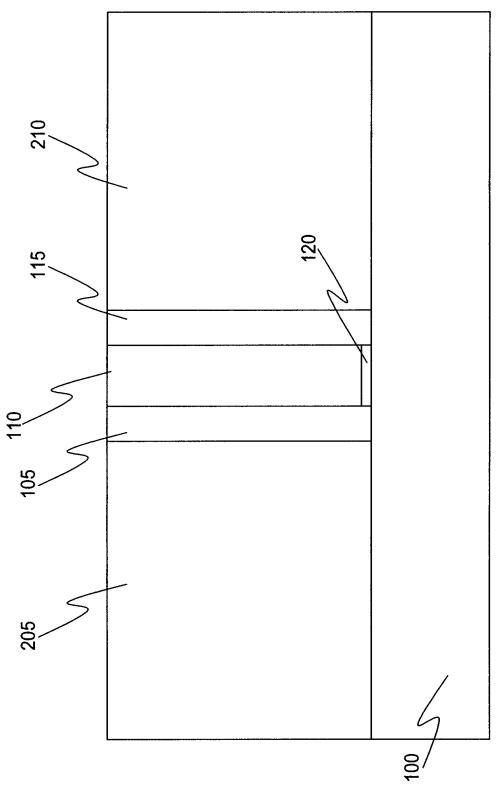
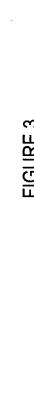


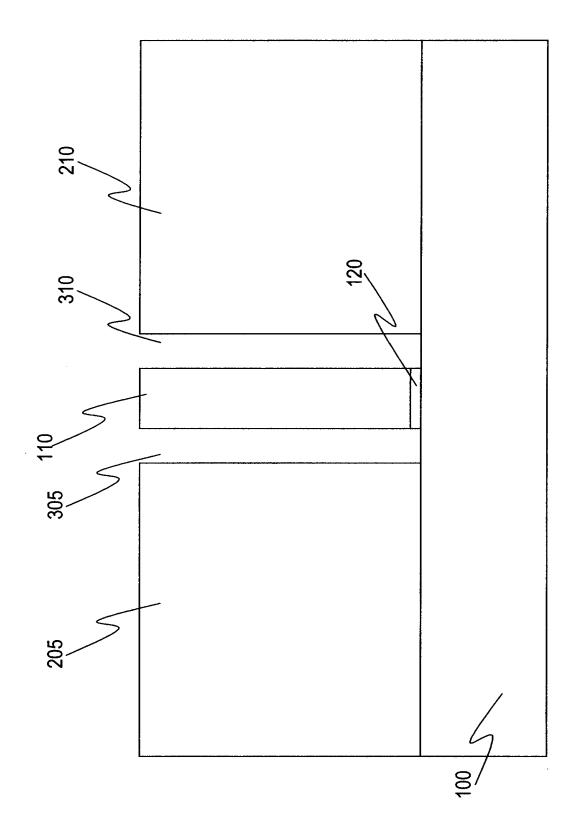
FIGURE 1



FIGURE 2







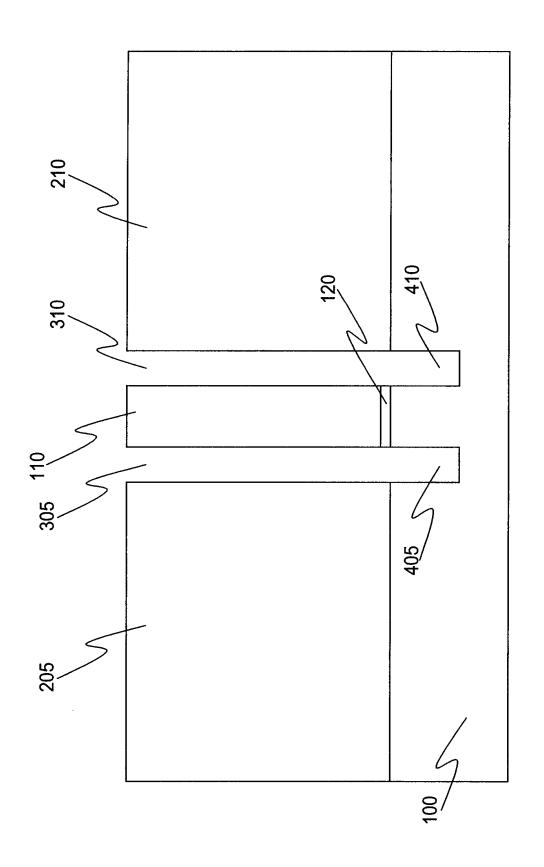


FIGURE 4

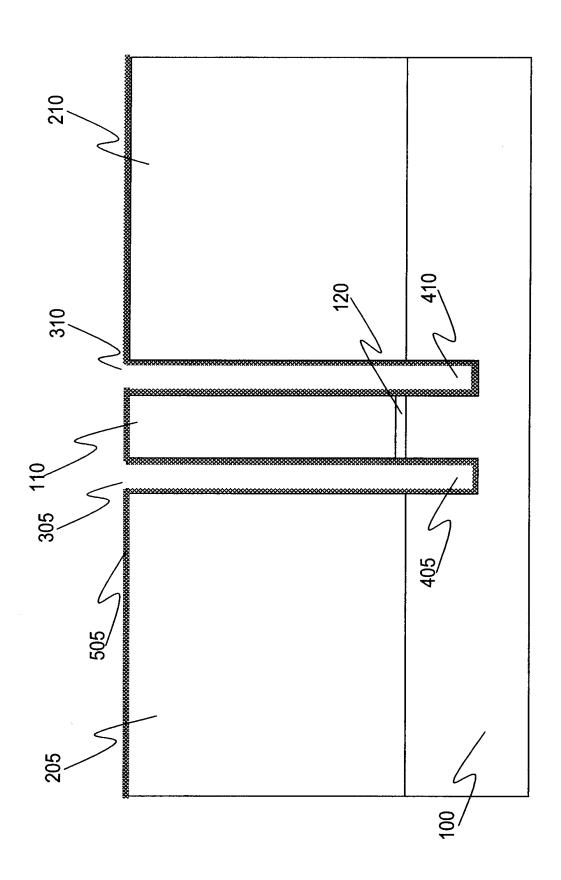


FIGURE (

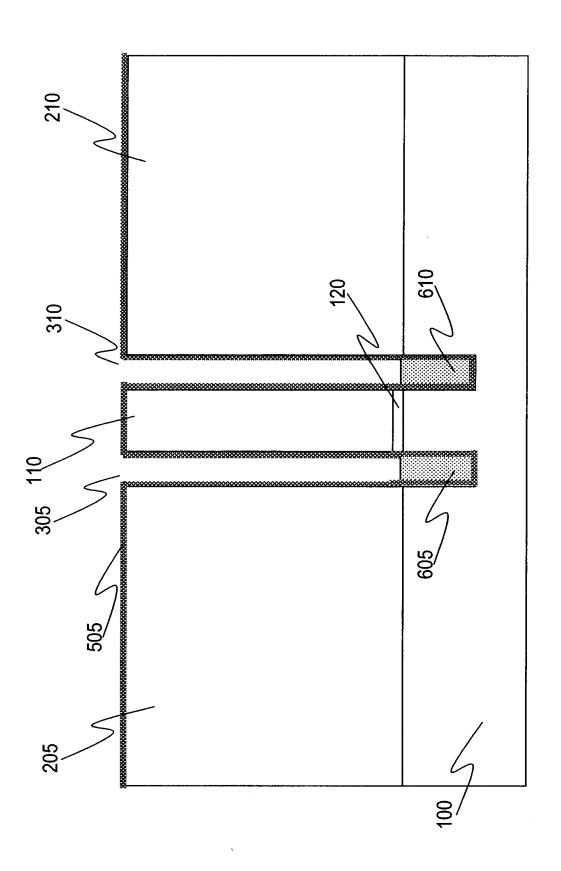


FIGURE 6

7 of 9 FIS920030245

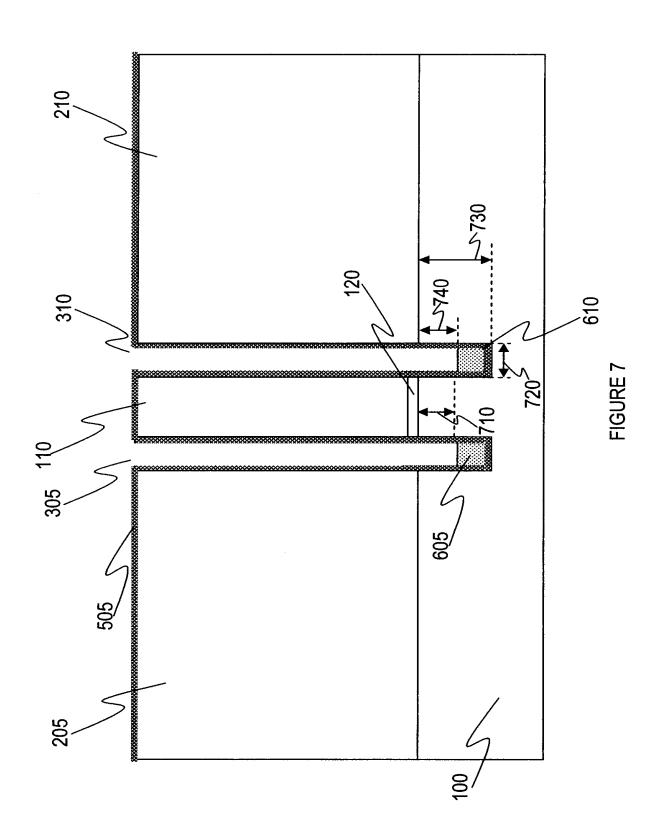


FIGURE 8

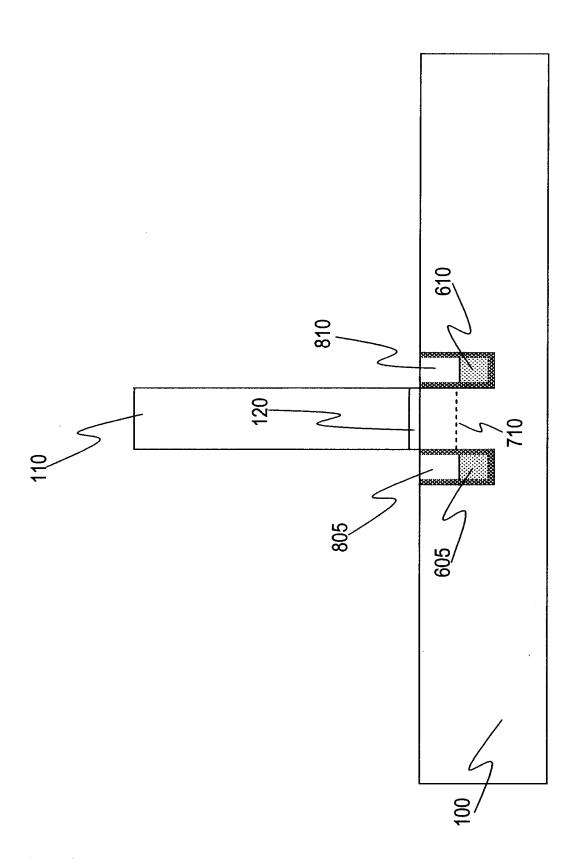


FIGURE 9